



FORM PTO-892 U.S. DEPARTMENT OF COMMERCE SERIAL NO. **GROUP ART ATTACHMENT** PATENT AND TRADEMARK OFFICE UNIT TO PAPER NO. 11 08/901687 2765 APPLICANT(S) NOTICE OF REFERENCES CITED John Philip Pettitt **U.S. PATENT DOCUMENTS** SUB-CLASS FILING DATE DOCUMENT NO. DATE NAME CLASS Α 5,590,197 12/1996 Chen et al. 380 24 В 5,383,113 1/1995 Kight et al. 705 40 С 5,321,751 6/1994 Ray et al. 380 23 D 5,311,594 5/1994 **Penzias** 380 23 Ε 5,696,907 12/1997 Tom 705 38 F 5,826,245 10/1998 Sandberg-Diment 705 44 G 5,757,917 5/1998 Rose et al 380 25 Н 5,819,226 10/1998 705 1 Gopinathan et al 5/1999 Ronen et al ı 5,905,736 370 546 J Κ **FOREIGN PATENT DOCUMENTS** SUB-CLASS DOCUMENT NO. DATE COUNTRY NAME CLASS L M Ν 0 Р Q OTHER REFERENCES (Including Author, Title, Date, Pertinent Pages, Etc.) R "Check Fraud: Verification Firms Help Cut \$2.9 Billion Loss," Stanley H. Slom, Stores, 2/1992 "Faster Credit Card Authorization," anonymous, Chain Store Age Executive with Shopping Center Age, New S York, 3/1995 "ICS CommerceFLEX Developer's Guide and Reference," Revision 2.03, CyberSource Corporation, 4/97 T U "Internet Commerce Services," CyberSource Corporation, undated -**EXAMINER** June 28, 1999 John Campa Form892ccs2106b * A copy of this reference is not being furnished with this office action. (See Manual of Patent Examining Procedure, section 707.05(a).)

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